



Order Filed on July 13, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-1(b)**

**RAS Citron, LLC**  
130 Clinton Road, Lobby B, Suite 202  
Fairfield, NJ 07004  
Telephone: 973-575-0707  
Facsimile: 973-404-8886  
Attorneys for Secured Creditor

Shauna Deluca, Esq. (SD-8248)

**In Re:**

**Seth Lawrence Kain,  
Debtor.**

**Lisa Berkeley Kain,  
Joint Debtor.**

Case No.: 16-30458-JKS

Chapter: 13

Hearing Date: July 9, 2020

Judge: John K. Sherwood

**AGREED ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF  
FROM THE AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through three (3), is hereby  
ORDERED.

**DATED: July 13, 2020**

A handwritten signature in black ink, appearing to read "J K Sherwood", is written over a horizontal line.

Honorable John K. Sherwood  
United States Bankruptcy Court

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Secured Creditor: DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR RESIDENTIAL ASSET SECURITIZATION TRUST SERIES 2006-A6 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-F

Secured Creditor's Counsel: RAS CITRON, LLC

Debtors' Counsel: Dorothy L. Wright, Esq.

Property Involved ("Collateral"): 4 Crestview Court East, Morris Plains, New Jersey 07950

Relief sought:           ■ Motion for relief from the automatic stay

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 02 months from 05/01/2020 through 06/01/2020.
- The Debtor is overdue for 02 payments from 05/01/2020 through 06/01/2020 at \$2,417.74 per month.

Funds Held In Suspense \$877.28

Total Arrearages Due \$3,958.20

2. Debtor must cure all post-petition arrearages, as follows:

- Beginning on 07/01/2020, regular monthly mortgage payments shall continue to be made directly to Secured Creditor in the amount of \$2,417.74. This amount is subject to change based on escrow and/or interest rate adjustments.
- Beginning on 07/15/2020, monthly cure payments shall be made directly to Secured Creditor in the amount of \$659.70 for 5 months. A 6<sup>th</sup> and final payment in the amount of \$659.70 shall be made on or before 12/15/2020.

3. Payments to the Secured Creditor shall be made to the following address(es):

- Regular monthly payment: PHH Mortgage Services  
Mailstop SBRP  
PO Box 5469  
Mt. Laurel, NJ 08054
- Monthly cure payment: PHH Mortgage Services  
Mailstop SBRP  
PO Box 5469  
Mt. Laurel, NJ 08054

4. In the event of Default:

■ Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly mortgage payment should become more than thirty (30) days late or if Debtor(s) fails to comply with any terms of this Consent Order, counsel shall file a Certification of Default with the Court. A copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

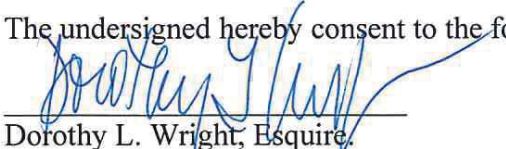
■ In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, Chapter 7 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

■ This agreed order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

5. Award of Attorneys' Fees:

- The Applicant is awarded attorney fees of \$350.00 and costs of \$181.00.  
The fees and costs are payable:  
■ Through the Chapter 13 plan.

The undersigned hereby consent to the form and entry of the foregoing order.

  
\_\_\_\_\_  
Dorothy L. Wright, Esquire.  
Attorney for Debtors  
Date: 7/9/2020

/s/ Shauna M. Deluca  
\_\_\_\_\_  
Shauna M. Deluca, Esquire.  
Attorney for Secured Creditor  
Date: June 30, 2020

Certificate of Notice Page 4 of 4

United States Bankruptcy Court  
District of New Jersey

In re:  
Seth Lawrence Kain  
Lisa Berkeley Kain  
Debtors

Case No. 16-30458-JKS  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jul 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2020.

db/jdb      Seth Lawrence Kain,      Lisa Berkeley Kain,      4 Crestview Court East,  
                 Morris Plains, NJ      07950-2003

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE.      TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.      TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 15, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Elizabeth L. Wassall on behalf of Creditor Ocwen Loan Servicing, LLC as servicer for  
ewassall@logs.com, njbankruptcynotifications@logs.com  
Kevin M. Buttery on behalf of Creditor Deutsche Bank National Trust Company  
bkyefile@rasflaw.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Miriam Rosenblatt on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY  
miriam.rosenblatt@mhllp.com, mrosenblatt@rasflaw.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Lease Trust rsolarz@kmlawgroup.com  
Shauna M Deluca on behalf of Creditor Deutsche Bank National Trust Company sdeluca@rasflaw.com  
Shauna M Deluca on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY sdeluca@rasflaw.com  
Sindi Mncina on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY smncina@rascrane.com  
Stephen M. Goldberg on behalf of Joint Debtor Lisa Berkeley Kain bk2notices@smgpc.com,  
bk2notices@gmail.com  
Stephen M. Goldberg on behalf of Debtor Seth Lawrence Kain bk2notices@smgpc.com,  
bk2notices@gmail.com

TOTAL: 11